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#14

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APR 19 2007

April 17, 2007

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U.S. Patent and Trademark Office

Please accept this petition for your acceptance of my payment of the maintenance fee and penalty.

I learned for the first time on Sunday, April 15, 2007 that maintenance fees are required. I called your office on Monday, April 16, 2007 but your telephone system was not working. I called again on Tuesday, April 17, 2007 and was told to complete Form SB65 and that the fee would be \$1640 plus a penalty of \$65 for a total of \$1705.

and a check for \$450.00

A check for \$1705 is enclosed. If my information is not correct and if I need to send more money, please call me at 703 430-6792. If no answer, please leave a message stating any additional payment needed.

Thank you.

Frederick T. Dykes

Frederick T. Dykes

Patent 6,438,526

If there is an overpayment in these 2 checks, please hold in my account at USPTO.

Thank you

PETITION TO ACCEPT UNINTENTIONALLY DELAYED PAYMENT OF MAINTENANCE FEE IN AN EXPIRED PATENT (37 CFR 1.378(c))

Patent Number	Issue Date (YYYY-MM-DD)	Application Number	Filing Date (YYYY-MM-DD)	Docket Number (if applicable)
6,438,526	2002-08-20		1999-03-29	

CAUTION: Maintenance fee (and surcharge, if any) payment must correctly identify: (1) the patent number and (2) the application number of the actual U.S. application leading to issuance of that patent to ensure the fee(s) is/are associated with the correct patent. 37 CFR 1.366(c) and (d).

SMALL ENTITY

Patentee claims, or has previously claimed, small entity status. See 37 CFR 1.27.

LOSS OF ENTITLEMENT TO SMALL ENTITY STATUS

Patenee is no longer entitled to small entity status. See 37 CFR 1.27(g)

NOT Small Entity		Small Entity	
<input type="radio"/> 3 1/2 year	(1551)	<input checked="" type="radio"/> 3 1/2 year	(2551)
<input type="radio"/> 7 1/2 year	(1552)	<input type="radio"/> 7 1/2 year	(2552)
<input type="radio"/> 11 1/2 year	(1553)	<input type="radio"/> 11 1/2 year	(2553)

SURCHARGE

The surcharge required by 37 CFR 1.20(i)(2) (Fee Code 1558) must be paid as a condition of accepting unintentionally delayed payment of the maintenance fee.

MAINTENANCE FEE (37 CFR 1.20(e)-(g))

The appropriate maintenance fee must be submitted with this petition.

STATEMENT

THE UNDERSIGNED CERTIFIES THAT THE DELAY IN PAYMENT OF THE MAINTENANCE FEE TO THIS PATENT WAS UNINTENTIONAL

PETITIONER(S) REQUEST THAT THE DELAYED PAYMENT OF THE MAINTENANCE FEE BE ACCEPTED AND THE PATENT REINSTATE

THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES

37 CFR 1.378(d) states: "Any petition under this section must be signed by an attorney or agent registered to practice before the Patent and Trademark Office, or by the patentee, the assignee, or other party in interest."

I certify, in accordance with 37 CFR 1.4(d)(4) that I am

- An attorney or agent registered to practice before the Patent and Trademark Office
- A sole patentee
- A joint patentee; I certify that I am authorized to sign this submission on behalf of all the other patentees.
- A joint patentee; all of whom are signing this e-petition
- The assignee of record of the entire interest

450.00 CP

1640.00 CP

65.00 DP

Frederick J. Dyer
April 17, 2007

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Patent Practitioner			
A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the form of the signature			
Signature	<i>Frederick T. Dykes</i>	Date (YYYY-MM-DD)	2007-04-17
Name	FREDERICK T. DYKES	Registration Number	
<p>This collection of information is required by 37 CFR 1.378(c). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. This form can only be used when in conjunction with EFS-Web. If this form is mailed to the USPTO, it may cause delays in reinstating the patent.</p>			

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(1 of 1)

United States Patent

Dykes, et al.

6,438,526

August 20, 2002

System and method for transmitting and processing loan data

Abstract

An automated system for collecting and disseminating loan information over a network connection includes a server which receives loan data, including daily loan data, from lenders and stores the loan data in a database. A web server provides to users (e.g., brokers, correspondents, or retail loan customers) interactive web content including loan information and a list of loan criteria which would affect the quoted points, rate, cap, or margin associated with a particular loan. The web server receives a user's applicable loan criteria selected from the list of possible loan criteria. And uses that applicable loan criteria and the loan data from the lender to create a list of adjustments to the points, rate, cap or margin. A quoted interest rate and the list of applicable adjustments are transmitted by the web server to the user.

Inventors: Dykes; Frederick T. (11109 Richland Val. Dr., Great Falls, VA 22066); Heiston; Richard J. (5142 Winding Woods Dr., Centreville, VA 20120)

Appl. No.: 277771

Filed: March 29, 1999

Current U.S. Class:

705/38; 705/35; 705/37

Intern'l Class:

G06F 017/60

Field of Search:

705/38,35,37

References Cited [Referenced By]

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Patent Bibliographic Data		08/18/2007 05:49 AM	
Patent Number:	6438526	Application Number:	09277771
Issue Date:	08/20/2002	Filing Date:	03/29/1999
Title:	SYSTEM AND METHOD FOR TRANSMITTING AND PROCESSING LOAN DATA		
Status:	Petition filed 04/19/2007 no decision	Entity:	Small
Window Opens:	08/22/2005	Surcharge Date:	02/22/2006
Fee Amt Due:	\$0.00	Surchg Amt Due:	\$0.00
Fee Code:		Total Amt Due:	\$0.00
Surcharge Fee Code:			
Most recent events (up to 7):	04/19/2007 08/21/2006 03/08/2006	Petition Related to Maintenance Fees Filed. Patent Expired for Failure to Pay Maintenance Fees. Maintenance Fee Reminder Mailed. --- End of Maintenance History ---	
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